

STATE OF MAINE
WORKERS' COMPENSATION BOARD

ABUSE INVESTIGATION UNIT
AIU#

STATE OF MAINE
WORKERS' COMPENSATION BOARD

v.

CHUBB & SON

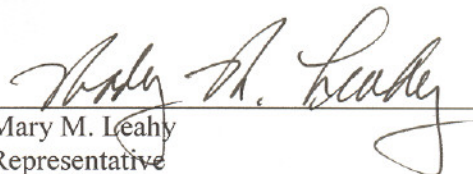
CONSENT DECREE

NOW COME the parties and agree as follows:

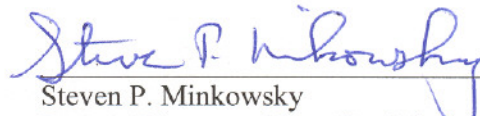
1. That Chubb & Son has engaged in patterns of questionable claims-handling techniques in violation of Section 359(2) by failing:
 - (a) to file First Reports of Injury, Wage Statements, Discontinuance or Modification of Compensation forms, Notices of Controversy forms, and Statement of Compensation Paid forms in a timely manner;
 - (b) to collect information regarding injured employees' average weekly wages; and
 - (c) to pay injured employees in a timely fashion.
2. That no formal hearing is required because of this Consent Decree.

WHEREFORE, pursuant to 39-A M.R.S.A. §359(2), a civil forfeiture of \$3,000.00 shall be paid to the Maine Workers' Compensation Board for engaging in patterns of questionable claims-handling techniques.

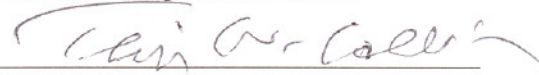
Dated: Jan 12, 2001


Mary M. Leahy
Representative
Chubb Corporation

Dated: 1/16/01


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 1/16/01


Timothy W. Collier
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the following forms were requested from Chubb & Son for purposes of an audit pursuant to 39-A M.R.S.A. §153(9):

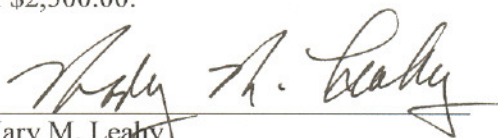
Employee	Date of Injury	Forms Filed Late
Sallyann Burke	08/26/99	WCB-1, Employer's First Report of Occupational Injury or Disease
Peter Dean	12/22/99	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-4, Discontinuance or Modification or Compensation WCB-11, Statement of Compensation Paid
Ramona Ellsworth	08/18/99	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-4, Discontinuance or Modification or Compensation WCB-11, Statement of Compensation Paid
Amber Fletcher	08/10/99	WCB-1, Employer's First Report of Occupational Injury or Disease
Jean Fortin	11/25/99	WCB-1, Employer's First Report of Occupational Injury or Disease
Kent Hulst	11/17/99	WCB-1, Employer's First Report of Occupational Injury or Disease
Rebecca Ingalls	12/15/99	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-4, Discontinuance or Modification or Compensation WCB-11, Statement of Compensation Paid

Gail Manzo	06/21/99	WCB-1, Employer's First Report of Occupational Injury or Illness
Angie McDougal	02/23/99	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-11, Statement of Compensation Paid
Jeff Nelson	10/08/99	WCB-1, Employer's First Report of Occupational Injury or Illness
Mike Peluso	11/11/99	WCB-1, Employer's First Report of Occupational Injury or Illness
Steve Shirreffs	11/20/99	WCB-1, Employer's First Report of Occupational Injury or Illness
Trudy Woodring	04/16/99	WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Rob Zettler	10/17/99	WCB-1, Employer's First Report of Occupational Injury or Illness

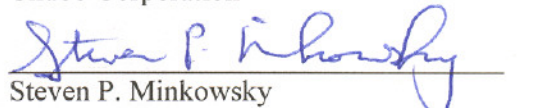
2. That the forms listed above were not filed.
3. That the failure to file the foregoing forms represents twenty-five (25) separate violations of 39-A M.R.S.A. §357(1) or §360(1)(A).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(A), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing 25 violations for a total penalty of \$2,500.00.

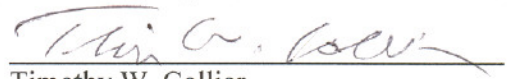
Dated: Jan 12, 2001


Mary M. Leahy
Representative
Chubb Corporation

Dated: 1/16/01


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 1/16/01


Timothy W. Collier
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CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the following forms were requested from Chubb & Son for purposes of an audit pursuant to 39-A M.R.S.A. §153(9):

Employee	Date of Injury	Forms Filed Late
Trudy Woodring	04/16/99	WCB-2, Wage Statement WCB-3, Memorandum of Payment and Filing Status Statement WCB-4, Discontinuance or Modification or Compensation WCB-11, Statement of Compensation Paid

2. That the forms listed above were not timely filed.
3. That the failure to file the foregoing forms represents four (4) separate violations of 39-A M.R.S.A. §357(1) or §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(A), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing 4 violations for a total penalty of \$400.00.

Dated: Jan. 12, 2001

Mary M. Leahy
Mary M. Leahy
Representative
Chubb Corporation

Dated: 1/16/01

Steven P. Minkowsky
Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 1/16/01

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